## DRAFTER'S NOTE FROM THE LEGISLATIVE REFERENCE BUREAU

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April 12, 2007

Regarding the suggested language for s. 632.37 (1) (e), I'm not sure what is being referred to by "offering additional warranties." Do insurers offer warranties? What do insurers warrant?

Also regarding that suggested language, it seems to me that making a referral itself is influencing the consumer's decision. If the insurer makes a referral to only one vendor, wouldn't that be influencing a consumer's decision? Did you intend that the insurer should simply provide information about the garages, repair shops, and other vendors that are available and not actually make a referral?

"Reasonable and necessary" is a term of art. Therefore, instead of using that phrase and defining it, I used your definition language in its place.

Regarding the suggested language for s. 632.37 (2), I assumed that the damage repair estimate that an adjuster may not alter was one that was prepared by someone else. Let me know if that is not what you intended.

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